

**Abstract of the Disclosure**

A system and method is disclosed whereby a customer involved in a transaction is offered a benefit to be applied to the transaction in exchange for undertaking or agreeing to undertake some form of preventative treatment. The transaction may be a purchase of goods or services occurring, for example, over the Internet. In one embodiment, the customer may select an option whereby a third party, such as an insurer of the customer, will provide payment for at least part of the transaction, in exchange for the customer undergoing a preventative treatment. The preventative treatment may include a health treatment screening or test. The payment provided may be determined from an expected future savings in insuring the customer if the preventative treatment is undertaken. Payment may also be conditioned upon the customer's agreement to continue his or her insurance coverage with the insurer or to confirm that the preventative treatment was performed. In certain embodiments, the insurer may place a hold against a financial account for the value of the benefit until administration of the preventative treatment is confirmed